

# SPOTLIGHT

American Income Life & National Income Life • October 2002 • Volume 35 • Number 10

## The Road To **SUCCESS**

By Roger Smith

### **The American Income Secret**

By Bernard Rapoport

### **The Time and Place are Now!**

By Bo Gentile

**AIL Welcomes New  
Advisory Board Member**

Page 17

## The Road to Success

Calvin Coolidge once said,

*"Nothing in the world will take the place of persistence. Talent will not; nothing is more common than the unsuccessful person with talent."*

*Genius will not; unrewarded genius is almost a proverb.*

*Education will not; the world is full of educated derelicts.*

*Persistence and determination alone are omnipotent. The slogan 'press on' has solved and always will solve the problems of the human race."*

In other words, you can have talent but no motivation to use it. If this were the case where would you be?

I guess what Calvin Coolidge was trying to say was that no

matter how much talent, genius or education you think you have, these things will never replace sheer persistence and determination when it comes to achieving success.

Have you ever heard the phrase, "The road to success is paved with gold?" We know differently. I think the person who spoke these words was an individual who had talent, but had no motivation to use it, or perhaps it is a person who has never had to work to get to the top.

Oftentimes, the path to success is not quite so smooth. Those of us who have ventured down the road of achievement and success know what kind of bumps can crop up along the way. The journey can be long, and many times not an easy walk at all — certainly not paved with gold. During the trip we may fall, or fall behind, but through persistence and determination we are sure to reach our destination.

Think about this. After Fred Astaire's first screen test in 1933, a memo from the MGM testing director was circulated around the studio which said, "Can't act. Slightly bald. Can dance a little." We all know what happened to that individual who couldn't act and could

dance a little. It is said that Astaire kept that memo over the fireplace in his Beverly Hills home. I think the memo served as a reminder of the bumps Mr. Astaire sustained along the way to fame and fortune.

Success is a destination that is attainable for everyone. With motivation, determination and tenacity, success can be more than just within your grasp — it can be yours.

In the three years I have been doing this job and in all my travels during this time, I have been hard-pressed to find anyone in this organization who is not motivated or does not have sheer determination to succeed.

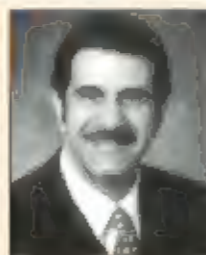
It is the Tim Cruises, the Carla Millers, the Paul Rumbucs, the Debbie Enstedts and the Darrell Doreys who have led the way in American Income's journey to success.

At American Income, we are now entering the fourth quarter of 2002, and we are on the last lap of our journey to that \$75 million goal. This year has been a great year, and, though at times it may have seemed it was paved with gold, it has not always been so easy. It may not be so easy in the months to come.

Some people think the last leg in a long journey is all downhill. Others believe it is only by pushing to the very end that the journey can be considered a success. My question is which philosophy are you going to live by during the last leg of our race to \$75 million?

As of the end of September, you have pulled in an incredible \$65,096,000 in production. This means we have only \$9,904,000 left to reach \$75 million. I am of the mind-set it is only right to keep pushing with motivation, determination and tenacity — down that long road to achievement — and possibly blow that \$75 million right out of the water. Are you with me?

**Let's ride — \$75 million in 2002!**



FROM THE DESK OF:

**Roger Smith**

President & Chief  
Marketing Officer of  
American Income Life

"Success seems to be largely a matter of hanging on after others have let go."

— William Feather

### Dates to Remember

**Tuesday, Nov. 26, 2002**

All business and P.R. credits must be received in Waco to count for November production.

**Thursday, Nov. 28 and Friday, Nov. 29, 2002**

The Home Office will be closed for the Thanksgiving Day Holiday.

**Friday, Dec. 27, 2002**

All business and P.R. credits must be received in Waco to count for December production.

### Milestones

**\$100,000 In Force**

The following Agents have \$100,000 of in-force premium:

Lance Brown

Andrew Rossberg

Harold McSweeney

### Founder's Club Outstanding Producers

Third Quarter

Agent	SGA	Times Qualified	Total Net ALP	N/G*	Retention
Douglas Bauknecht	Rick Altig	3	\$47,387		83.0
Marcus Bautista	Giglione-Brister	1	40,871		84.8
Jim Bianchi	Durbon Oldham	2	43,763		82.1
Lance Brown	Cohen-Hartman	2	67,893		80.9
Timothy Cruise	Scott Smith	10	103,896		74.5
James Datilo	Marc Zipper	4	40,258		79.7
Lynn Erickson	David Cohen	1	46,308		78.1
Maria Esposito	Cohen-Hartman	1	45,189		79.4
Gary Porling	James Suraca	1	44,587		65.8
Alex Roland	Chris Lafond	1	55,011		75.5
Anita St. Arnaud	Cohen-Hartman	1	48,476		82.0
Julie Wells	Vlad Basov	1	45,208		74.6
Keith Zabrocki	Marc Morton	1	43,078		82.2

\*Percentage of Net to Gross

### Founder's Club Outstanding P.R. Representatives

Third Quarter

P.R. Rep	SGA	Times Qualified	Number of Cards/Groups
Robin Andrade	Giglione-Brister	4	13,030 Cards
Robin Denham	Larry Geneser	10	11,991 Cards
Darrell Dorey	Ramin Kouladji	7	65 Groups
Krissa Hensley	Mike Jones	1	24 Groups
Roy Jessome	Ramin Kouladji	1	47 Groups
Rona Spano	Scott Smith	5	25,473 Cards

### Spotlight

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#### MARKETING

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Graham Austin  
Lee Griffin  
lgriffin@torchmarkcorp.com

www.aillife.com

### Look For The Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2003 Disney® Awards Presentation, are as follows: the top SGA from each category, the top two P.R. Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be an award winner!

### Required Retention Rate

**Beginning Jan. 1, 2002**, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross ratio\*.

**Net to Gross: 77 percent**

**Retention: 64 percent**

\* Net to Gross is only used during the Producer's first eight months.

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## The American Income Secret

When I founded American Income Life Insurance Company in 1951, we were short — very short — on money. To fill in the gaps, I felt the perfect substitute would be a commitment to a culture. So from day one, I was committed to what I called *transparency*.

By *transparency*, I mean operating the Company as if we were in a glass house with megaphones. I wanted there to be an open feeling inside and out. I wanted it to be more than a company; I wanted American Income to be a family — a caring family!

To accomplish this, a doctrine was established:

1. AIL will be dedicated to serving our market — the union members of America.
2. AIL will exist to sell what union members need — a good Life insurance program.
3. AIL will be the first in the industry to provide our Field Force the opportunity for vested renewals.
4. AIL will work together to build a great financial institution by focusing on being *transparent* — *what you see is what you get!*
5. AIL will be totally committed to our family, thereby building a company geared completely toward *Opportunity Unlimited*.

At AIL, we lived and worked by this doctrine because we wanted to see our family grow — and grow it has! We had a strong network of leaders to look after our family then, and today you are certainly blessed with

a great leader in Roger Smith! Though, I will steal some of the credit since I raised him.

I love the opportunity to visit with the “world’s greatest sales force” in the *Spotlight*. It is especially rewarding as I look at your sales results for the year.

I love talking with Roger as he enthusiastically relates how well the field is doing individually and collectively. What is equally exciting is the bonuses each of you are receiving.

The bonus system today is far better than the bonus system set 50 years ago. American Income Producers can earn 30 to 40 percent more with the same effort than in days gone by.

The vision Roger has for this Company is continually affirmed by each month’s production and the growing number of bonuses. The American Income Life team keeps coming up with more reasons for us to say, “You ain’t seen nothing yet!”

As I look at all that is going on at AIL, my spirit ignites! American Income is growing better and better with each passing day. All this simply means is the *Opportunity* of yesterday is dwarfed by what *Opportunity Unlimited* really is today!

This is the tradition of AIL — where the tomorrows are always better than the todays. That is why when you are asked what company you represent, you can proudly respond — American Income Life!



FROM THE DESK OF:  
**Bernard Rapoport**  
Founder &  
Chairman Emeritus

“All [great] acts performed in the world begin in the imagination.”  
— Barbara G. Harrison

### Promoted To Supervising Agent

Carherine Clarke Steve Friedlander New Zealand	Shaun Forbes Steve Friedlander New Zealand	Scott Dannenber Ali Shahrak North Carolina	Hearlter Baus Rick Altig South Dakota	Alfred Brenner Jatoff-Foti California	Brian Brophy David Cohen California
Eleanor Bullock Shoshi Parekh South Carolina	Jeffrey Bundy Marc Zipper Florida	Mike Cameron Steve Friedlander New Zealand	John Cano Bill Jennings Colorado	Delena Cato Hurat Kopp Arkansas	Patricia Clausen Marc Zipper Florida
Christopher Conforti Eric Giglione New Jersey	Allari Crystal Lisa D'Amico Pennsylvania	William Day David Cohen California	Todd Ecker Nicholas Nitkowski Louisiana	Jimmy Edwards Wittenbach-Ostrovsky Mississippi	Karlene Gray Eric Giglione New Jersey
Lesley Habers Ali Shahrak North Carolina	Paul Hall Rick Altig Tennessee	Shirley Henson Geneser-Bitman Illinois	James Hopkins Rob Boles Ohio	Kenneth Hunter Geneser-Bitman Illinois	Michael Jackson Scott Smith Illinois
Samuel Joseph Tom Williams Florida	Roberta Kenniston Rick Altig Idaho	Alex Langford Rick Altig Illinois	Teresa Marrichonok Jatoff-Foti California	Carl Martin David Cohen California	Tommy Martinez Ali Shahrak North Carolina
Timothy Maurer Marc Zipper Florida	Lance Menard Ali Shahrak Virginia	Chad Meyer Furer-Whittinghill California	Christopher Mohan Guy Rouelle New Hampshire	Nelson Morell Eric Giglione New Jersey	Juan-Carlos Ortiz Joahua Chalom Ontario
Drew Pitson Rick Altig Minnesota	Travis Price Rick Altig Washington	Maia Proitt Hurat Kopp Arkansas	Arvan Reese Scott Smith Illinois	Rachelle Rombert Marc Morton Ohio	Robert Ridley Tom Williams Florida
Matthew Rose Cohen-Hartman Arizona	Raghav Sehgal David Cohen California	Crystal Sessions Ali Shahrak North Carolina	Rene Sheir Rick Altig Quebec	Siddharth Singh Mike Jones Illinois	Jarred Starnan Geneser-Bitman Illinois
Jerrell Thornton Wittenbach-Ostrovsky Mississippi	Eric Topper Ali Shahrak North Carolina	Martya Teavkin David Cohen California	Brad Vanallen Giglione-Briester Massachusetts	Michael Virgin Marc Morton Ohio	John Williams Geneser-Bitman Illinois
Natasia Wilson Wittenbach-Ostrovsky Mississippi					

### Promoted To General Agent

Ronald Aiello Kevin Pawlowski Texas	Stephen Atwell Elliot Phareswell Texas	Mary Ayaragoria Marc Zipper Florida	Luke Barnhart Marc Morton Ohio	Charles Beaver Lloyd Fitzgerald Texas	John Beckley Geneser-Bitman Illinois
Paul Bodinazzo Eric Giglione New Jersey	John Claxton Robert Hughes North Carolina	Ross Evans Guy Rouelle Vermont	Ian Flynn Joahua Chalom Ontario	Edwin Janner Kevin Pawlowski Texas	Asif Javid Eric Giglione New Jersey
Matthew Kankaedes Eric Giglione Pennsylvania	Daide Mendoza Marc Zipper Florida	Scott Mitchell Kevin Pawlowski Texas	Raomel Morrison Eric Giglione Pennsylvania	Robert Muehlberg Bill Jennings Colorado	Jerald Muhammad Vic Hancock Indiana
Daniel Muzynski Ellie Jones Ohio	Rakesh Rekh Giglione-Briester Massachusetts	Frank Rosello Ed Orrell Texas	Gabriel Springer Marc Morton Ohio	Marshall Townsend Nicholas Nitkowski Louisiana	Karlton Willis Marc Zipper Florida

### Promoted To Master General Agent

Loren Baloun Rick Altig Minnesota	Roger Geerting Steve Friedlander New Zealand	Tracy Haden Kevin Pawlowski Texas	Peter Hamm Eric Giglione New Jersey	Shamob Lee Robert Hughes North Carolina	Timothy McCleskey Rick Altig Tennessee
John McGrath Rick Altig Alberta	William Sargent Shoshi Parekh South Carolina	David Tabbin Rick Altig Wisconsin			

## INDIVIDUAL PRODUCERS



**1. Marlon Underwood**  
Woodridge, IL



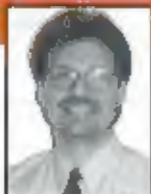
**2. Timothy Cruise**  
Woodridge, IL



**3. Ruben Soberanes**  
Concord, CA



**4. Bret Fels**  
Swansea, IL



**5. James Dattilo**  
Jacksonville, FL




**6. Devin Helps**  
Winnipeg, MB



**7. Russell Morris**  
Altamonte Springs, FL



**8. Raymond Lau**  
Burnaby, BC



**9. Barclay Moran**  
Calgary, AB



**10. David Wang**  
Woodridge, IL

## INDIVIDUAL PRODUCERS

All Time Record to Beat				September Qualifiers	
★ Carla Miller	Net ALP \$41,337	Year 2001	Month Nov.	MGA	SGA
Name	Net ALP	NG <sup>▲</sup>	Rtn		
1. Marlon Underwood	\$33,076		73.4	Marlon Underwood	Scott Smith
2. Timothy Cruise	32,883		74.5	Eric Nichols	Scott Smith
3. Ruben Soberanes	17,571		80.4	Doreen Ryan-Foti	Jatoft-Foti
4. Bret Fels	17,493	87		Eric Neal	Geneser-Bitman
5. James Dattilo	17,325		76.3	James Dattilo	Marc Zipper
6. Devin Helps	16,634		77.3	Loreen Baloun	Rick Altig
7. Russell Morris	16,369	95			Marc Zipper
8. Raymond Lau	15,802		80.5	Roger Fung	Rick Altig
9. Barclay Moran	15,476	98		Rick Choptuik	Rick Altig
10. David Wang	15,455		70.1	David Wang	Scott Smith
11. Patrick Parisi	15,346		73.8		Lisa D'Amico
12. James England	14,763	96		Gregory Partee	Vic Hancock
13. William Moar	14,507	98		Rick Choptuik	Rick Altig
14. Douglas Bauknecht	14,370		83.0	Gary Williams	Rick Altig
15. Kent Booze	13,625	86		Ronald VanWoesik	Vlad Basov
16. Todd Wishnev	13,588	100		Lee Conti	David Cohen
17. Jerry Griggs	13,437	94		Nickolay Gusev	Vlad Basov
18. Matthew Wolfanger	13,387		81.5	Paul Rumbuc	Durhon Oldham
19. Steven Johnson	13,309	98		Melanie Cohen	Giglione-Brister
20. Brian Buckley	13,129	77			Ramin Kouladji
21. Yvonne Hernandez	13,093	93		David Iriye	David Cohen
22. Mervyn Ee	13,076	92		Russell Chang	Rick Altig
23. Mark Reddington	13,016		71.8	Paul Rumbuc	Durhon Oldham
24. Nestor Aramayo	12,960		75.9	William Cook	Tom Williams
25. Gary Ponting	12,943		65.6	Anthony Zuppe	James Surace
26. Sherry Callaghan	12,913	88		Russell Chang	Rick Altig
27. Kelly McDonald	12,800		67.7		Jatoft-Foti
28. Evanne McKenzie	12,758	99		Lawrence Hauck	Steve Friedlander
29. Ann Lindberg	12,742	85		Volodymyr Derevyanyy	Rick Altig
30. Steven Lee	12,717		79.2	Stephen Lee	Altig-Martyn
31. Chad Meyer	12,658	85		Steven Edgell	Furer-Whittinghill
32. Asif Javaid	12,553		85.5	David Hausman	Eric Giglione
33. Joshua Robinson	12,472		73.6	Leslie Taylor	Geneser-Bitman
34. Cody Rogers	12,462	94		Nickolay Gusev	Vlad Basov
35. Edward Daley	12,411	100			Giglione-Brister
36. Alex Roland	12,275		75.5		Chris Lafond
37. Leslie Taylor	12,267		76.0	Leslie Taylor	Geneser-Bitman
38. Jennifer Baron	12,253		85.8	William Cook	Tom Williams
39. Al-Karim Walji	12,242		76.1	Melinda-Rae Lyse	Rick Altig
40. Alice Wong	12,149	97		Russell Chang	Rick Altig
41. Scott Sonnenberg	12,047		67.0	Scott Sonnenberg	Larry Geneser
42. Dan Simperingham	11,866	93		Lawrence Hauck	Steve Friedlander
43. Steve Foti	11,829		66.2	Steve Foti	Jatoft-Foti
44. Todd Lucas	11,816	100		Brian Waller	Scott Smith
45. Jon Parker	11,814	87		Tracy Haden	Kevin Pawlowski
46. Thomas Morgan	11,672	100		Shehan-Quinn	Larry Geneser
47. Jonathon Cummings	11,621	98		Paul Rumbuc	Durhon Oldham
48. Cherry Nichols	11,611	100		Mindy Guisewite	Matt Blumert
49. Brian Moore	11,601		68.3	Brandon Geneser	Larry Geneser
50. Robert Russo	11,585	92		Steven Lee	Rick Altig

▲ Percentage of Net to Gross

All Time Record to Beat

<b>★ Timothy Cruise</b>	<b>Net ALP \$242,696</b>	<b>Year 2000</b>
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**YTD Qualifiers**

Name	Net ALP	NG*	Rtn	MGA	SGA
* 1. Timothy Cruise	\$175,194		74.5	Eric Nichols	Scott Smith
* 2. Marlon Underwood	172,939		73.4	Marlon Underwood	Scott Smith
* 3. James Dattilo	131,685		76.3	James Dattilo	Marc Zipper
* 4. David Wang	119,670		70.1	David Wang	Scott Smith
* 5. Lance Brown	119,479		80.1	Darren Miller	Cohen-Hartman
* 6. Ruben Soberanes	116,939		80.4	Doreen Ryan-Foti	Jatoff-Foti
* 7. Kelly McDonald	114,160		67.7		Jatoff-Foti
* 8. Jim Bianchi	109,108		88.3	Paul Rumbuc	Durhon Oldham
* 9. Al-Karim Wajji	107,231		76.1	Melinda-Rae Lyse	Rick Altig
* 10. John Rice	106,488		69.7	Doreen Ryan-Foti	Jatoff-Foti
11. Roland Parker	106,258		69.9		Tom Williams
12. Joey Kennedy	104,908		69.5	Gary Williams	Rick Altig
13. David Tubbin	104,119		70.4	Wendell Bangs	Rick Altig
14. Matthew Wolfanger	102,923		81.5	Paul Rumbuc	Durhon Oldham
15. Joshua Robinson	101,782		73.6	Leslie Taylor	Geneser-Bitman
16. Andrew Rossberg	101,267		86.1	Theodore Pappas	Richard Ruit
17. Jennifer Baron	101,152		85.8	William Cook	Tom Williams
18. Raymond Lau	100,988		80.5	Roger Fung	Rick Altig
19. Russell Morris	100,142	95			Marc Zipper
20. Kendra Roberts	100,120		71.3	Robert Delesky	Eric Giglione
21. Alex Roland	97,109		75.5		Chris Lafond
22. Clay-Nghia Nguyen	93,149		75.2	Ronald VanWoesik	Vlad Basov
23. Anita St. Arnaud	92,848		80.8	Christine Hartman	Cohen-Hartman
24. Leslie Taylor	92,613		76.0	Leslie Taylor	Geneser-Bitman
25. Guy Panno	91,587		69.1		David Cohen
26. Douglas Bauknecht	90,954		83.0	Gary Williams	Rick Altig
27. Keith Zabrocki	90,279		78.7	Bruce Hennick	Marc Morton
28. Joseph Moore	90,167		74.6	John McCreary	Furer-Whittinghill
29. Mark Bleier	90,119		80.1		Gary Bleier
30. Julie Wells	87,875		79.9	Nickolay Gusev	Vlad Basov
31. Ramin Maghsoud	87,159		82.0		Vlad Basov
32. Steve Foti	86,940		66.2	Steve Foti	Jatoff-Foti
33. DeMarlo Cooper	86,917		70.8	DeMarlo Cooper	Geneser-Bitman
34. Gary Ponting	86,206		65.6	Anthony Zuppe	James Surace
35. Scott Remmey	85,720		82.1	Jeffrey Dinocento	Eric Giglione
36. Larry Wright	83,552		73.5		Robert Patterson
37. Moneesha Smith	82,484		77.2	Byron Watson	Eric Giglione
38. Larry Adebasin	81,893		64.1		Matt Blumert
39. Harold McSweeney	81,486		65.8		Robert Patterson
40. Eric Guinn	80,868		71.3	Derek Hartley	Ali Shahrak
41. Emmanuelle Fantoli	80,603		80.5	David Irye	David Cohen
42. Marcellus Adams	80,448		66.6	Marcellus Adams	Allan Jennings
43. David Jackson	80,322		71.1		Tom Williams
44. David Mah	80,167		70.1	Roger Fung	Rick Altig
45. James Schneider	80,087		82.3	Michael Knapick	Scott Smith
46. Lynn Erickson	80,041		75.5		David Cohen
47. Abdulrazzaq Ahmed	79,973		77.1	Abdulrazzaq Ahmed	Scott Smith
48. John Reinbott	79,722		83.2	Peter Hamm	Eric Giglione
49. Maria Esposito	79,180		77.7	Christine Hartman	Cohen-Hartman
50. James Peate	78,960		70.5	James Peate	Marc Zipper

\* Percentage of Net to Gross

**MONETARY DONATIONS**

**American Income Life**

- Contributed \$3,700 to the International Women's Democracy Center.

**Rick Altig Agency**

- Donated \$1,000 to the Workers of Tomorrow Health and Safety Campaign.

**Lisa D'Amico Agency**

- Contributed \$250 to the ABATE of Pennsylvania scholarship fund.

**Joseph Manone Agency**

- Contributed \$100 to the Southeastern Wisconsin Labor Management Council for their annual golf outing.
- Donated \$300 to the Hunger Task Force of Milwaukee through an event held by the Teamsters Local 344.

**Shahrak-Smolenski Agency**

- Gave \$200 to support over 3,000 IBEW Local 50 workers on strike.

**Scott Smith Agency**

- Donated \$120 to the Illinois IBEW Local 134.
- Contributed \$300 to the Brotherhood of Railroad Signalmen for their international convention.
- Donated \$160 to purchase a TV for the Illinois Sheetmetal Workers Local 73 annual picnic.
- Gave \$220 to the Illinois Teamsters Local 673 for their annual picnic.
- Donated \$40 to the Illinois NE Federation of Labor.
- Contributed \$160 to the Chicago Federation of Labor.
- Gave \$30 to purchase door prizes for the Plumber Local 174's annual picnic.

**Scott Smith Agency Con't**

- Donated \$100 to the Michigan Carpenters 525 annual golf outing.
- Donated \$85 to the Michigan UAW 137 for their annual picnic.
- Contributed \$150 to the Chicago GCIU.
- Donated \$130 to the Teamsters Local 164.
- Gave \$100 to the Illinois Crime Commission in honor of Frank Wsol.
- Donated \$540 to the International Operating Engineers Local 150 for a leukemia fund raiser.
- Contributed \$200 to the IBEW 134 for an Amputees in Motion fund raiser.
- Donated \$500 to IBEW Local 19.
- Donated \$106 to the Michigan Plumbers Local 333.
- Contributed \$170 to the Indiana Boilermakers Local 724 for their annual picnic.
- Gave \$415 to the UFCW Local 881 for a leukemia benefit and golf outing.
- Gave \$150 to purchase a DVD player for the Dupage County Building Trades golf outing.
- Donated \$506 to the Operating Engineers Local 150.
- Contributed \$500 to the Illinois SEIU Local One.
- Gave \$400 to the Chicago Federation of Labor to celebrate the retirement of President Don Turner.
- Contributed \$60 to the BCT Local One for a raffle.
- Contributed \$150 to the Illinois AFSCME Local 31.

**Total \$10,842**

**OTHER DONATIONS**

**Scott Smith Agency**

- Donated a 25" TV to the SEIU Local 4 for their annual golf outing and raffle.

**Joseph Manone Agency**

- Purchased an advertisement in the Annual Machinist's Golf Jamboree Booklet.

- Donated tees and repair tool kits for the Machinist's annual golf outing.
- Sponsored the Teamsters Local 43's annual picnic.
- Contributed to the 2002 UFCW Leukemia Fund Drive.

## RETENTION BONUS

QUALIFIER	AGENCY	AMOUNT
Timothy Cruise	Scott Smith	\$6,248
Marlon Underwood	Scott Smith	\$5,623
Ruben Soberanes	Jatoft-Foli	\$3,514
James Dattilo	Marc Zipper	\$3,292
Devin Helps	Rick Altig	\$3,161
Raymond Lau	Rick Altig	\$3,160
Douglas Bauknecht	Rick Altig	\$2,874
Bret Feis	Geneser-Bitman	\$2,799
Matthew Wolfanger	Durham Oldham	\$2,677
David Wang	Scott Smith	\$2,628
Russell Morris	Marc Zipper	\$2,619
Patrick Parisi	Lisa D'Amico	\$2,609
Steven Lee	Allig-Martyn	\$2,543
Asif Javaid	Eric Giglione	\$2,511
Nestor Aramayo	Tom Williams	\$2,463
Jennifer Baron	Tom Williams	\$2,451
Alex Roland	Chris Lafond	\$2,332
Leslie Taylor	Geneser-Bitman	\$2,331
Al-Karim Walji	Rick Altig	\$2,326
Mark Reddington	Durham Oldham	\$2,213
Andrew Roosberg	Richard Rutt	\$2,159
Jinzhou Zhao	Rick Altig	\$2,128
Joshua Robinson	Geneser-Bitman	\$2,120
Brian Buckley	Ramin Kouladji	\$2,101
Jim Bianchi	Durham Oldham	\$2,089
Gary Ponting	James Surace	\$2,071
Lance Brown	Cohen-Hartman	\$2,066
Douglas Zigby	Josh Chalom	\$2,059
George Sturge	Ramin Kouladji	\$2,058
Thaddeus Szuwalski	Eric Giglione	\$2,050
Kelly McDonald	Jatoft-Foli	\$2,048
Timothy Houser	Durham Oldham	\$2,048
Ann Lindberg	Rick Altig	\$2,039
Gregory Krier	Rick Altig	\$2,036
John Claxton	Robert Hughes	\$2,030
Gene Noury	David Zophin	\$2,023
Scott Remmey	Eric Giglione	\$2,018
Adam Kiss	Richard Rutt	\$2,007
Marcus Baulista	Giglione-Bristler	\$1,991
Dale Cheney	Allig-Martyn	\$1,957
Scott Sonnenberg	Larry Geneser	\$1,928
Scott Georger	Durham Oldham	\$1,920
Mark Bleier	Gary Bleier	\$1,919
Eric Turfobene	Durham Oldham	\$1,905
Kelth Zabrocki	Marc Morton	\$1,901
Barclay Moran	Rick Altig	\$1,857
Jennifer Sohnarr	Marc Morton	\$1,844
David Tubbin	Rick Altig	\$1,836
Maria Esposito	Cohen-Hartman	\$1,800
Steve Foti	Jatoft-Foli	\$1,774
James England	Vic Hancock	\$1,772
Julie Wells	Vlad Basov	\$1,754
William Moar	Rick Altig	\$1,741
Brian Moore	Larry Geneser	\$1,740
Robert Russo	Rick Altig	\$1,738
Eric Topper	Ali Shahrak	\$1,721
Clifton Spars	Larry Geneser	\$1,712
John Burnett	Vlad Basov	\$1,708
Abdulrazzaq Ahmed	Scott Smith	\$1,693
Hal Herman	Durham Oldham	\$1,685
Patrick Duray	Rick Altig	\$1,681
Robert Ulreich	Jatoft-Foli	\$1,655
Kenneth Madden	Jatoft-Foli	\$1,646
Kendra Roberts	Eric Giglione	\$1,642
Robert Tooley	Geneser-Bitman	\$1,638
Kent Booze	Vlad Basov	\$1,635
Todd Wishev	David Cohen	\$1,631
David Mah	Rick Altig	\$1,628
Carrie Taylor	Bill Jennings	\$1,625
Jerry Griggs	Vlad Basov	\$1,613
Bruce Jones	Rick Altig	\$1,600
Steven Johnson	Giglione-Bristler	\$1,597
Eric Grier	Eric Giglione	\$1,578

QUALIFIER	AGENCY	AMOUNT
Yvonne Hernandez	David Cohen	\$1,571
Mervyn Ee	Rick Altig	\$1,569
Sherry Gallagher	Rick Altig	\$1,550
Evanne McKenzie	Steve Friedlander	\$1,531
Chad Meyer	Furer-Whittinghill	\$1,519
Bulbinder Hayer	Rick Altig	\$1,517
James Schneider	Scott Smith	\$1,508
Jessica Bergren	Rick Altig	\$1,507
Arnold Iacovello	Tom Williams	\$1,501
Sylvia Johnson	Rick Altig	\$1,500
Arthur Carter	David Cohen	\$1,496
Cody Rogers	Vlad Basov	\$1,496
Edward Daley	Giglione-Bristler	\$1,489
Francisco Perez	Eric Giglione	\$1,483
Lorena Barriere	David Cohen	\$1,472
Dennis Pochron	James Surace	\$1,464
Gary McClanahan	Larry Geneser	\$1,460
Alice Wong	Rick Altig	\$1,458
Rakesh Rakhi	Giglione-Bristler	\$1,455
George Vrban	Marc Zipper	\$1,433
John Baloun	Rick Altig	\$1,426
Andrew Flike	Bob Glover	\$1,413
Larry Bures	James Surace	\$1,410
Jeff Williams	Allig-Martyn	\$1,409
Joseph Moore	Furer-Whittinghill	\$1,407
Chris Cummings	Giglione-Bristler	\$1,405
Thomas Tukowiecki	Durham Oldham	\$1,404
David Williams	Rick Altig	\$1,403
Amy Snyder	Tom Williams	\$1,399
Rebecca Francis	James Surace	\$1,398
Scott Jordan	Wittenbach-Ostrovsky	\$1,393
John Franklin	David Cohen	\$1,391
Etrol Doerr	Rick Altig	\$1,385
Lee Conti	David Cohen	\$1,376
Michael Jackson	Scott Smith	\$1,376
Stephen Liberto	Eric Giglione	\$1,372
Emmanuelle Fantoli	David Cohen	\$1,371
Souvaly Khamphoui	Rick Altig	\$1,370
Barry Deardorff	Eric Giglione	\$1,369
Leslie Benson	Rick Altig	\$1,367
David Jackson	Tom Williams	\$1,359
Dan Simperingham	Steve Friedlander	\$1,335
Clay-Nghia Nguyen	Vlad Basov	\$1,333
Todd Lucas	Scott Smith	\$1,329
Jon Parker	Kevin Pawlowski	\$1,329
Desmond Fletcher	Mike Jones	\$1,329
Frank Lindal	Rick Altig	\$1,323
Jerome Tudos	Larry Geneser	\$1,313
Thomas Morgan	Larry Geneser	\$1,313
Jonathan Cummings	Durham Oldham	\$1,307
Cherry Nichols	Matt Blumert	\$1,306
David Buntion	Larry Geneser	\$1,304
Larry Adebesein	Matt Blumert	\$1,293
Jamey Wallace	Scott Smith	\$1,283
Jeffrey Robinson	Scott Smith	\$1,271
Michael McGinnis	Durham Oldham	\$1,267
Leandrew Alexander	Bill Jennings	\$1,263
Anna-Lisa Rajala	Josh Chalom	\$1,258
Maurice Davies	Steve Friedlander	\$1,258
Thomas Young	Bill Jennings	\$1,257
Julie Aprahamian	Joseph Manone	\$1,255
Stephan Rubin	Rick Altig	\$1,255
Joshua Goodman	Bill Jennings	\$1,248
Byron Watson	Eric Giglione	\$1,248
David Ragland	Matt Blumert	\$1,246
William Sanders	Rick Altig	\$1,236
Kristina Bayardelle	Eric Giglione	\$1,228
Earle Harris	Tom Williams	\$1,228
Bradley Brown	Eric Giglione	\$1,228
Kenneth Jones	Geneser-Bitman	\$1,227
John Rice	Jatoft-Foli	\$1,221
Robert Boyer	Eric Giglione	\$1,219
Eric Guinn	Ali Shahrak	\$1,219

QUALIFIER	AGENCY	AMOUNT
Jeffrey Ravnitzky	Tom Williams	\$1,213
Michael Saracino	Dennis Ishler	\$1,210
Jelena Neufeld	Rick Altig	\$1,209
Steven Jakubczak	Scott Smith	\$1,208
Yadim Gazanchiyants	Larry Geneser	\$1,203
Juan Medina	Jatoft-Foli	\$1,200
Benjamin Mancillas	Joseph Manone	\$1,198
Alan Buck Luymes	Rick Altig	\$1,195
Lawrence Tenamore	Scott Smith	\$1,194
Sylvia Johnson	Tyrone Conard	\$1,193
Rhonda Shaffer	Durham Oldham	\$1,191
Danny Desentz	Scott Smith	\$1,190
Glen Sylvester	Tyrone Conard	\$1,182
Bryan Johnson	Geneser-Bitman	\$1,181
Dorian Oldham	Durham Oldham	\$1,180
Dean Beauceage	Larry Geneser	\$1,174
Bruce Davis	Chris Lafond	\$1,173
Xiang Rong Li	Rick Altig	\$1,170
Travis Price	Rick Altig	\$1,167
Lisa McGee	Nick Nitkowski	\$1,165
Katrina Thompson	Marc Zipper	\$1,164
Susan Schweitzer	Rick Altig	\$1,161
Frank Rosello	Ed Orell	\$1,161
Kevin Mendizabal	Eric Giglione	\$1,159
Daryl Allen	Larry Geneser	\$1,158
Bradley Kincaid	Rick Altig	\$1,155
Vanessa Christian	Larry Geneser	\$1,152
Chad Deley	Rick Altig	\$1,151
Kris Barron	Rick Altig	\$1,148
Lisa Donoghue	Steve Friedlander	\$1,141
James McGowan	Allig-Martyn	\$1,131
Elizabeth Hodgson	Josh Chalom	\$1,128
Michael Nelson	Ed Orell	\$1,127
Roger Holz	Rick Altig	\$1,121
Ronald Vianzon	Rick Altig	\$1,120
Donavan Locklear	Ali Shahrak	\$1,116
Billy Faulkner	Shahrak-Smolenski	\$1,115
Nathan Hammond	Allan Jennings	\$1,108
Benjamin Vanfossen	Scott Smith	\$1,099
Shaun Forbes	Steve Friedlander	\$1,095
Anna Kaheri	David Zophin	\$1,092
Susan Bergh	Eric Giglione	\$1,089
Rick Risen	Rick Altig	\$1,075
Rebecca Rechok	Joseph Manone	\$1,074
David Beggs	Larry Geneser	\$1,066
Paul Bodinizzo	Eric Giglione	\$1,060
Ted Schilling	Bill Jennings	\$1,059
Diana Ferrich	Joseph Manone	\$1,055
Michael Pellicciotta	Eric Giglione	\$1,047
Lloyd Kessler	Geneser-Bitman	\$1,046
Daniel Smith	Giglione-Bristler	\$1,040
Jason Lauser	Marc Zipper	\$1,036
Tracy Harden	Kevin Pawlowski	\$1,028
Barry Dillah	Eric Giglione	\$1,025
Brian Porter	James Surace	\$1,024
Samuel Cohen	Eric Giglione	\$1,023
Michael Perkins	Jatoft-Foli	\$1,021
Michael Park	Rick Altig	\$998
Roger Rovekamp	Ross Boles	\$998
Brigit Synesael	Allig-Martyn	\$996
Anthony Scavera	Rick Altig	\$996
Chris Gursche	Rick Altig	\$996
Guy Panno	David Cohen	\$991
Donald Spence	Ramin Kouladji	\$980
William Plunkett	Robert Hughes	\$978
Tommy Martinez	Ali Shahrak	\$974
Jeffrey Mercer	Ed Orell	\$973
Ross Evans	Guy Fowelle	\$971
Douglas McLean	Rick Altig	\$963
Joshua Isble	Rick Altig	\$960
Stephen Momberg	Rick Altig	\$959
Kara Norris	Chris Lafond	\$956
Joey Kennedy	Rick Altig	\$955

QUALIFIER	AGENCY	AMOUNT
Shannon Corrigan	David Cohen	\$949
James Boucher	Tom Williams	\$948
Ted Poulos	Giglione-Bristler	\$947
Bryan Gillespie	Richard Rutt	\$947
Bradley Cole	Mark Hancock	\$945
Joseph Berger	David Zophin	\$943
Mark Hart	Eric Giglione	\$942
Jacquelyn Eubanks	Bill Jennings	\$941
Robert Tierney	Mark Hancock	\$937
Waldemar Jonsson	Rick Altig	\$916
Larry Kudlacek	Vlad Basov	\$915
Chris Brent	Rick Altig	\$896
Michael McDonald	Jatoft-Foli	\$879
Zulfikar Bhukera	Scott Smith	\$879
Brisdon Chernick	Rick Altig	\$874
Kevin Appasamy	Rick Altig	\$873
Christa Grantham	Vic Hancock	\$864
Rigoberto Pedroza	David Cohen	\$864
James Hopkins	Ross Boles	\$858
Marvin Hunter	James Surace	\$857
Jacob Churchill	Chris Lafond	\$855
Reid Fukumoto	Rick Altig	\$854
Peter Romanenko	Vlad Basov	\$854
Lin Luu	David Cohen	\$851
Robert Bingham	Richard Rutt	\$850
Laurence Marscheck	Marc Zipper	\$848
James Osio	Durham Oldham	\$847
Alfred O'Connor	Durham Oldham	\$846
Nathan Jenkins	Geneser-Bitman	\$846
Spencer Tyler	Geneser-Bitman	\$846
Theresa Zanowick	Cohen-Hartman	\$844
Terrance Rupp	Larry Geneser	\$841
Vernell Simmons	Shashi Parekh	\$841
Curtis Gochenour	Chris Lafond	\$836
Rene Sheir	Rick Altig	\$832
Catherine Clarke	Steve Friedlander	\$829
Bill Cook	Tom Williams	\$829
James Meredith	Wittenbach-Ostrovsky	\$826
Paul Stephan	Durham Oldham	\$826
Herivelto Pereira	Jatoft-Foli	\$825
Betty Muldrow	Larry Geneser	\$825
Jason Crain	Vlad Basov	\$822
Philip Wiley	Ali Shahrak	\$820
Asher Lavallee	Rick Altig	\$817
Tomas Thundylil	Scott Smith	\$817
Richard Rosa	Ed Orell	\$815
David Jennings	Durham Oldham	\$813
John Hard	Vic Hancock	\$812
Krista Thieme	Cohen-Hartman	\$810
Nancy Myers	Rick Altig	\$810
Milton Reed	Geneser-Bitman	\$809
Rodney Childs	Scott Smith	\$807
Haridas Gori	Rick Altig	\$806
Peter Novellino	Rick Altig	\$805
Jonathan Brunner	Rick Altig	\$805
David Thomas	Durham Oldham	\$803
Michael Stephens	Durham Oldham	\$803
Mondia Walker	Larry Geneser	\$801
Rajbala Pandya	Josh Chalom	\$800
John McGrath	Rick Altig	\$798
Juan Quirarte	David Cohen	\$798
Gregory Riley	Larry Geneser	\$797
Dmitriy Goncharuk	Vlad Basov	\$796
John Clark	Durham Oldham	\$796
Gregory Siard	Durham Oldham	\$795
Ethridge Hayden	Robert Hughes	\$795
Duane Gee	Rick Altig	\$795
Michael Virgin	Marc Morton	\$794
William Slocum	James Surace	\$794
Mary Waller	Geneser-Bitman	\$792
Erick Delarue	Kevin Pawlowski	\$790
Susanne Munro	Durham Oldham	\$786
Leanne Hughes	Eric Giglione	\$785

QUALIFIER	AGENCY	AMOUNT
Allan Crystal	Lisa D'Amico	\$785
Daniel Lamarche	Rick Altig	\$781
Russell Darby	Rick Altig	\$781
Rachella Rembert	Marc Morton	\$781
Peter Athas	Wittenbach-Ostrovsky	\$774
Alfred Brenner	Jatoft-Foli	\$770
Clinton Talbert	Chris Lafond	\$756
Larry Lozano	Jatoft-Foli	\$755
Keith Cornwell	Mark Hancock	\$752
Theresa Logue	Cohen-Hartman	\$746
Kathy Mann	Cohen-Hartman	\$739
Latoriya Tucker	Scott Smith	\$727
Alison King	Furer-Whittinghill	\$707
Aaron Hirsch	Mike Blumert	\$707
Daryl Wilkens	Rick Altig	\$701
Roberta Kenniston	Rick Altig	\$700
Jeffrey Brooks	Ali Shahrak	\$657
Munzer Salah	Geneser-Bitman	\$657
Gene Lancouer	Shahrak-Smolenski	\$654
Jared Staman	Geneser-Bitman	\$649
Robert Cimi	Eric Giglione	\$649
Douglas Lamplugh	Steve Friedlander	\$646
Melissa Rose	Tom Williams	\$642
Noah Staker	Vic Hancock	\$639
Marina Galyulina	Richard Rutt	\$636
Travis Vandeborgh	Rick Altig	\$636
Detrick Smith	Kevin Pawlowski	\$634
Todd Kuen	Gary Bleier	\$634
Matthew Furnish	Vic Hancock	\$632
Steven Mineo	Durham Oldham	\$632
Roger Redmond	Bill Jennings	\$630
Philip Prata	Eric Giglione	\$629
Jared Liske	Ed Orell	\$625
Kevin Haines	Ramin Kouladji	\$623
Brian Gray	Dennis Ishler	\$623
Barclay MacDonald	Rick Altig	\$621
Michael Givens	Jatoft-Foli	\$620
Kenneth Vidacovich	Ed Orell	\$620
Michael Tranum	Robert Hughes	\$618
Brad Van Alfen	Giglione-Bristler	\$615
Albert Henry	Marc Zipper	\$615
Allan Gilbert	Scott Smith	\$612
Patricia Mandelko	Chris Lafond	\$612
Stuart Paolino	Richard Rutt	\$612
Kenneth Hunter	Geneser-Bitman	\$608
Eric Woods	Chris Lafond	\$608
Chris Conforti	Eric Giglione	\$602
Heather Baus	Rick Altig	\$601
Lyall Gardner	Kevin Pawlowski	\$600
Benny Thompson	Ali Shahrak	\$598
Jeri-Leigh Henry	Nick Nitkowski	\$597
Michael Wade French	Steve Friedlander	\$597
Crystal Sessions	Ali Shahrak	\$597
Kenneth Standley	Mark Hancock	\$596
Linda Christensen	Rick Altig	\$596
Joseph Brinkman	Joseph Manone	\$593
Tiffani Tran	Giglione-Bristler	\$593
Zachary Clements	Bill Jennings	\$593
Damian Gundick	Scott Smith	\$592
Bradley Ryan	Chris Lafond	\$592
Rebecca Lipa	David Cohen	\$592
Steven Moray	Scott Smith	\$591
Dana Clay	Ali Shahrak	\$591
Richard Hawes	Scott Smith	\$590
Michael Ungerteider	Eric Giglione	\$589
Jonathan Peele	Ali Shahrak	\$589
Debbie Kelleher	Giglione-Bristler	\$586
Kim Brandt	Rick Altig	\$586
Michael Lau	Rick Altig	\$585
Dina Hohn	Chris Lafond	\$583
Bryan Fair	Marc Morton	\$583
Henry Kim	Rick Altig	\$582
Lud Hrovat	Bill Jennings	\$580

**Total Bonus Paid Out**  
**\$472,638**

## SUPERVISING AGENTS



**1. Darren Brink**  
Irving, TX



**2. James Sun**  
Redmond, WA



**3. Anthony Thomas**  
Ft. Lauderdale, FL

**All Time Record to Beat**  
Month: \$43,409 1st Yr. Gino Tanzif

**All Time Record to Beat**  
Month: \$50,606 Net ALP Chad Roehrs

### September Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Darren Brink	\$35,920	\$41,469	89		5	Nickolay Gusev	Vlad Basov
2. James Sun	21,820	20,756	93		6	Wilbur Smith	Rick Altig
3. Anthony Thomas	19,549	24,359	93		5	Israel Pena	Tom Williams
4. Michael Czopek	17,049	17,336	86		2	David Hausman	Eric Giglione
5. Clay-Nghia Nguyen	16,462	24,796	87		2	Ronald VanWoesik	Vlad Basov

**All Time Record to Beat**  
YTD: \$142,726 1st Yr. Vladimir Opra

**All Time Record to Beat**  
YTD: \$237,992 Net ALP Vladimir Opra

### YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
*1. Tracy McNailan	\$79,610	\$118,382		69.6	1	Wendell Bangs	Rick Altig
2. Susan Schweitzer	79,363	138,228		81.0	2	Wendell Bangs	Rick Altig
3. Todd Faulkner	64,890	86,536	89		1	Ladislav Lesanek	Ali Shahrak
4. Darren Brink	54,222	81,826	89		5	Nickolay Gusev	Vlad Basov
5. Anthony Thomas	53,519	75,953	93		5	Israel Pena	Tom Williams

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

## GENERAL AGENTS



**1. Kevin Thornburg**  
Swansea, IL



**2. Jim Bianchi**  
Rochester, NY



**3. Bill Thompson**  
Jeffersonville, IN



**4. Gregory Jeffers**  
Edison, NJ



**5. Joshua Robinson**  
Swansea, IL

**All Time Record to Beat**  
Month: \$102,403 1st Yr. Eric Neal

**All Time Record to Beat**  
Month: \$111,262 Net ALP Eric Neal

### September Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Kevin Thornburg	\$37,943	\$30,784		73.1	9	Damon Hartley	Geneser-Bitman
2. Jim Bianchi	35,001	45,998		90.1	5	Paul Rumbuc	Durhon Oldham
3. Bill Thompson	33,097	33,991	83		4	Gregory Partee	Vic Hancock
4. Gregory Jeffers	32,157	36,900	91		3	David Hausman	Eric Giglione
5. Joshua Robinson	30,275	44,158		70.6	4	Leslie Taylor	Geneser-Bitman
6. Dennis Kelleher	29,979	37,118	98		5	Melanie Cohen	Giglione-Brister
7. Denise Gilbert	26,257	30,888		64.5	6	Brian Waller	Scott Smith
8. Samuel James	25,580	27,844		70.3	5		Wittenbach-Ostrovsky
9. John Beckley	25,423	29,045	94		6	Damon Hartley	Geneser-Bitman
10. Scott Blum	24,003	28,005	91		5	Mahmoud Kenareh	All Shahrak

**All Time Record to Beat**  
YTD: \$489,120 1st Yr. Eric Neal

**All Time Record to Beat**  
YTD: \$864,620 Net ALP

### YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
*1. Scott Geisel	\$226,848	\$261,279		71.7	4		Lisa D'Amico
*2. Samuel James	218,386	283,202		70.3	5		Wittenbach-Ostrovsky
*3. Jim Bianchi	176,193	279,077		90.1	5	Paul Rumbuc	Durhon Oldham
*4. Denise Gilbert	157,986	190,256		64.5	6	Brian Waller	Scott Smith
*5. Francisco Perez	141,026	219,283		76.0	4	Jeffrey Dinocento	Eric Giglione
6. Hal Herman	136,735	206,773		79.5	3	Paul Rumbuc	Durhon Oldham
7. Gregory Jeffers	128,542	180,213	91		3	David Hausman	Eric Giglione
8. Tod Brown	126,348	192,130		75.0	2	William Heath	Mark Hancock
9. Lorena Barriere	124,452	183,025		80.3	3	Lee Conti	David Cohen
10. Emmanuelle Fantoli	123,188	183,519		75.7	6	David Iriye	David Cohen

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

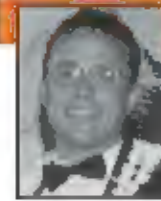
## MASTER GENERAL AGENTS



**1. Paul Rumbuc**  
Rochester, NY



**2. David Hausman**  
Edison, NJ



**3. Wendell Bangs**  
Crystal, MN



**4. Jeffrey Dinocento**  
Edison, NJ



**5. Eric Neal**  
Swansen, IL



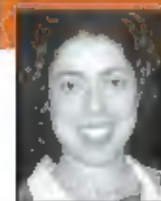
**6. David Iriye**  
Los Angeles, CA



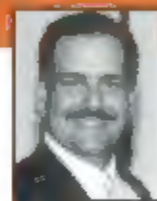
**7. Ronald VanWoesik**  
Irving, TX



**8. Steven Greer**  
Rochester, NY



**9. Melanie Cohen**  
Framingham, MA



**10. John McCreary**  
San Diego, CA

## MASTER GENERAL AGENTS

### September Production

All Time Record to Beat  
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat  
Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Paul Rumbuc	\$140,740	\$214,772		80.2	21	Durhon Oldham
2. David Hausman	135,554	161,330		67.1	24	Eric Giglione
3. Wendell Bangs	80,893	122,301		75.4	19	Rick Altig
4. Jeffrey Dinocento	77,375	116,408		73.5	18	Eric Giglione
5. Eric Neal	70,231	70,654		67.7	14	Geneser-Bitman
6. David Iriye	63,867	63,867		73.0	17	David Cohen
7. Ronald VanWoesik	59,970	59,231		73.8	9	Vlad Basov
8. Steven Greer	58,286	63,145		83.0	9	Durhon Oldham
9. Melanie Cohen	57,169	57,194		82.4	8	Giglione-Brister
10. John McCreary	53,527	53,527		66.6	16	Furer-Whittinghill
11. Lee Conti	51,210	76,157		73.3	17	David Cohen
12. Nickolay Gusev	50,313	65,545		80.7	10	Vlad Basov
13. Rick Choptuk	49,206	59,074		66.9	5	Rick Altig
14. Bruce Hennick	48,424	59,299		73.7	6	Marc Morton
15. Russell Chang	47,512	49,921		81.3	7	Rick Altig
16. Roger Geering	46,230	58,078	97		10	Steve Friedlander
17. Brian Traboulay	45,288	44,705		74.0	12	Rick Altig
18. Melinda-Rae Lyse	42,223	66,183		68.4	9	Rick Altig
19. Gregory Parfee	41,741	53,510		67.9	8	Vic Hancock
20. Robert Delesky	41,653	50,260		70.7	11	Eric Giglione

### YTD Production

All Time Record to Beat  
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat  
YTD: \$2,046,700 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$1,201,449	\$1,518,566		80.2	21	Durhon Oldham
* 2. Jeffrey Dinocento	883,042	1,183,027		73.5	18	Eric Giglione
* 3. Eric Neal	837,956	878,416		67.7	14	Geneser-Bitman
* 4. David Hausman	691,696	905,218		67.1	24	Eric Giglione
* 5. Wendell Bangs	663,738	890,589		75.4	19	Rick Altig
6. David Iriye	560,204	572,709		73.0	17	David Cohen
7. John McCreary	555,490	558,195		66.6	16	Furer-Whittinghill
8. Lee Conti	516,249	602,754		73.3	17	David Cohen
9. William Cook	499,559	538,490		74.4	11	Tom Williams
10. Steven Jakubczak	460,020	596,420		71.9	5	Scott Smith
11. Doreen Ryan-Foti	458,183	850,754		71.7	15	Jatoft-Foti
12. Christine Hartman	453,315	821,035		72.8	13	Cohen-Hartman
13. Robert Delesky	426,264	452,042		70.7	11	Eric Giglione
14. Brandon Geneser	412,684	543,397		70.8	10	Larry Geneser
15. Vito Pecoraro	410,298	508,631		69.1	19	Eric Giglione
16. John Akers	401,718	441,862		73.5	7	Chris Lafond
17. Wilbur Smith	399,358	724,160		67.8	13	Rick Altig
18. Gregory Parfee	398,186	591,622		67.9	8	Vic Hancock
19. Steven Lee	389,399	517,550		76.2	6	Altig-Martyn
20. Steven Greer	376,776	389,550		83.0	9	Durhon Oldham

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.



**Monthly Management Bonus**  
 65 Percent and 70 Percent MGA Contracts  
 57.5 Percent GAs Coded Under MGA  
**September Bonus Qualifiers**

<b>Paul Rumbuc</b> \$12,954	<b>Lee Conti</b> \$4,025	<b>Kevin Frain</b> \$2,273	<b>William Heath</b> \$1,083	<b>Mark Reddington</b> \$318
<b>David Hausman</b> \$10,641	<b>Carla Miller</b> \$3,757	<b>Ilija Orlovic</b> \$2,231	<b>Bill Thompson</b> \$866	<b>Scott Georger</b> \$309
<b>Eric Neal</b> \$7,776	<b>Jonathan Saluk</b> \$3,620	<b>Derek Hartley</b> \$2,090	<b>Imran Salli</b> \$727	<b>Lorena Barriere</b> \$307
<b>Ronald VanWoesik</b> \$7,164	<b>Leslie Taylor</b> \$3,608	<b>Steven Jakubczak</b> \$1,992	<b>Malthev Wolfanger</b> \$723	<b>Pamela Drury</b> \$287
<b>Melanie Cohen</b> \$7,151	<b>Gregory Parlee</b> \$3,460	<b>Eric Nichols</b> \$1,969	<b>Dorian Oldham</b> \$693	<b>James March</b> \$284
<b>Rick Choptulk</b> \$7,001	<b>Blair Schurr</b> \$3,364	<b>Tracy Haden</b> \$1,772	<b>Christine Hartman</b> \$668	<b>Denise Gilbert</b> \$278
<b>Russell Chang</b> \$5,721	<b>Mahmoud Kenarah</b> \$3,331	<b>Melinda-Rae Lyse</b> \$1,712	<b>Joshua Robinson</b> \$602	<b>Donna Colley</b> \$269
<b>Nickolay Gusev</b> \$5,401	<b>Sidney Hodgskiss</b> \$3,219	<b>Dan Phillips</b> \$1,675	<b>Francisco Perez</b> \$581	<b>Denise Baleman</b> \$268
<b>David Iriye</b> \$5,286	<b>Wendell Bangs</b> \$2,890	<b>Wilbur Smith</b> \$1,674	<b>Keith Zahrecki</b> \$565	<b>Erik Graham</b> \$264
<b>Steven Greer</b> \$5,273	<b>Pat Shehan</b> \$2,830	<b>Doreen Ryan-Foli</b> \$1,489	<b>Lisa Donoghue</b> \$478	<b>Jeffrey Ravnitzky</b> \$221
<b>Lawrence Hauck</b> \$4,798	<b>Ladi Lesanek</b> \$2,792	<b>Theodore Pappas</b> \$1,136	<b>Jim Bianchi</b> \$457	<b>Hal Herman</b> \$206
<b>Kevin Surlas</b> \$4,623	<b>James Logan</b> \$2,621	<b>Dennis Kelleher</b> \$1,117	<b>Eric Grier</b> \$409	<b>John Huber</b> \$91
<b>Bruce Hennick</b> \$4,486	<b>Brian Waller</b> \$2,607	<b>Scott Blum</b> \$1,110	<b>Joseph Ricci</b> \$406	
<b>Steven Lee</b> \$4,169	<b>Brian Traboulay</b> \$2,441	<b>Israel Pena</b> \$1,096	<b>Tod Brown</b> \$361	
<b>Jeffrey Dinocento</b> \$4,028	<b>Roger Geering</b> \$2,354	<b>Joseph Diecedue</b> \$1,086	<b>Kevin Appasamy</b> \$357	

**Total \$179,889**

**Welcome to the Board**



INTRODUCING:

**Timothy J. Tuttle**  
 National President,  
 American Flint Glass  
 Workers Union

Timothy J. Tuttle, National President of the American Flint Glass Workers Union, was unanimously elected to American Income Life's Labor Advisory Board this fall. Mr. Tuttle brings 28 years of labor experience to this premier advisory board.

Mr. Tuttle's employment with Corning Incorporated began in 1974, where he held a variety of positions throughout his career.

As a member of the AFGWU Local 1000, he served as a shop steward at many different locations in the Corning Valley. He served his local union as an executive committee member for Division One in 1989. Tuttle was then elected Local 1000 president in 1991, a position he held until his election as national representative for the 99th AFGWU National Convention.

In June 2002, at this year's National Convention, Timothy Tuttle was elected national president of the American Flint Glass Workers Union.

Mr. Tuttle has served as chairman for the Corning General Operations Committee and the Law Committee during his attendance at the AFGWU National Conventions in 1991 and 1993. During this same period of time, he served as a member of the New York State Governor's Excelsior Award Board of Examiners and participated in labor studies at the George Meany Center and Cornell University's School of Industrial Labor Relations. Mr. Tuttle has also authored a number of articles for such magazines as the *Employee Rights and Responsibilities Journal* and *Prehistoric American*.

Mr. Tuttle's vast experience in many areas of the labor movement makes him a perfect fit for American Income's Labor Advisory Board. Mr. Tuttle brings a working knowledge of labor relations to our board, and we are looking forward to a long and prosperous relationship with Mr. Tuttle and the AFGWU.

**LABOR ADVISORY BOARD MEMBERS**

Paul Almeida	James Hoffa	Milton Rosado
Stuart Appelbaum	Joseph Hunt	Michael Sacco
Morton Bahr	Frank Hurt	Robert Scardellerti
Dave Barrett	Gloria Johnson	Harold Schaitberger
Theodore Bikel	Charles Jones	Andy Stern
William Burrus	Gregory Junemann	Edward C. Sullivan
Sam Cabral	James J. Kennedy, Jr.	Michael Sullivan
Doug Dority	George Kourpias	John Sweeney
John Dougherty	Thomas F. Lee	George Tedeschi
Gerald Feder	William Lucy	Richard Trunka
Edward Fire	Leon Lynch	Timothy J. Tuttle
Mac Fleming	Martin Maddaloni	Gene Upshaw
Patricia Friend	John Meese	Donald Wharton
Robert Georgine	Terry O'Sullivan	Donald Wightman
Dr. Joe L. Greene	Oscar Owens	James Williams
Larry Gregoire	Jules Pagano	Boyd Young
James A. Grogan, Jr.	W.D. "Dan" Pickett	Hon. Jim Wright
Don Hahs	Bruce Raynor	
Sonny Hall	Cecil Roberts	

## STATE GENERAL AGENTS



Eric Giglione

Category I	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Eric Giglione	\$384,808	\$168,000	217	\$487,468		71.4	\$3,876,505	\$1,512,000	256	\$4,913,136
Rick Altig	892,994	468,000	191	1,333,626		68.5	6,835,247	4,140,000	165	10,684,359
Larry Geneser	162,507	108,000	150	242,029		66.3	2,279,951	984,000	232	2,838,433
David Cohen	162,789	156,000	104	263,570		75.0	1,624,338	1,332,000	122	2,622,797



Durhon Oldham

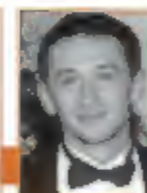
Category II	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Durhon Oldham	\$199,026	\$72,000	276	\$277,917		80.1	\$1,411,421	\$648,000	218	\$1,893,403
Vlad Basov	114,226	84,000	138	138,059		75.5	571,888	576,000		1,088,310
Giglione-Brister	93,015	84,000	111	112,472	85		576,239	408,000	141	711,416



Vic Hancock

Category III	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Vic Hancock	\$88,902	\$60,000	148	\$110,343	93		\$207,483	\$120,000	173	\$256,983
Tom Williams	86,647	60,000	144	158,461		71.0	1,331,337	540,000	247	1,820,706
Allan Jennings	76,852	60,000	128	90,568		65.8	447,601	396,000	113	560,610
Marc Morton	72,989	60,000	122	107,301		71.6	888,822	540,000	165	1,150,898

## STATE GENERAL AGENTS



Larry Geneser & Slav Bitman

Category IV	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Geneser-Bitman	\$217,123	\$48,000	452	\$274,816		86.3	\$1,737,582	\$336,000	517	\$2,095,411
Chris Lafond	91,470	48,000	191	124,606		74.1	632,153	384,000	165	877,150
Bill Jennings	91,455	48,000	191	127,415		73.7	893,870	432,000	207	1,119,326
Steve Friedlander	82,978	48,000	173	116,868		71.3	889,551	432,000	206	1,143,804
Furer-Whittinghill	75,734	48,000	158	91,039		69.6	850,974	432,000	197	987,676
Wittenbach-Ostrovsky	61,016	48,000	127	83,279		72.6	583,882	420,000	139	619,129
Nick Nitkowski	55,469	48,000	116	56,222	88		277,552	252,000	110	359,922



Rick Altig & Alan Martyn

Category V	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Altig-Martyn	\$74,021	\$36,000	206	\$102,537		68.4	\$592,827	\$324,000	183	\$718,192
Robert Hughes	60,070	36,000	167	72,863	97		60,070	36,000	167	72,863
Ramin Kouladji	53,363	36,000	146	88,563		68.7	346,712	324,000	107	632,816



PR Manager



Debbie Enstedt  
Winnipeg, MB

Category A:



Bernard Wendekier  
Kaneohe, HI



Robin Andrade  
Framingham, MA

Category B:



Malka Arony  
Phoenix, AZ



Laurie Onasch  
Menomonee Falls, WI

Category C:



Roy Jessome  
Halifax, NS



Darrell Dorey  
Halifax, NS

September Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	19,125	Rick Altig
2. Malka Arony	4,359	Cohen-Hartman
3. Becky Cutler	1,352	Bill Jennings

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

Category A	No. Cards	SGA
1. Bernard Wendekier	5,810	Rick Altig
2. Robin Andrade	3,734	Giglione-Brister
3. Leo VanDenBussche	3,696	Rick Altig
4. Al Wall	3,231	Joshua Chalom
5. Rona Spano	2,700	Scott Smith

Category B	No. Cards	SGA
1. Malka Arony	2,057	Cohen-Hartman
2. Laurie Onasch	1,820	Manone & Altig
3. Joseph Ward	1,615	Geneser-Bitman
4. Krissa Hensley	1,592	Mike Jones
5. William Verbeten	1,413	Joseph Manone

All Time PR Group Production Record

Month: 125 groups Darrell Dorey

Category C	No. Groups	SGA
1. Roy Jessome	34	Ramin Kouladji
2. Darrell Dorey	33	Ramin Kouladji
3. Vivian Dwyer	24	Ali Shahrak
4. William Gibson	15	Scott Smith
5. Kenneth Altizer	14	Marc Morton

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	149,069	Rick Altig
*2. Malka Arony	40,866	Cohen-Hartman
3. Richard Meshulam	27,924	David Cohen

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Rona Spano	28,308	Scott Smith
*2. Brenda DiSomma	25,510	Eric Gigliione
*3. Robin Denham	24,843	Larry Geneser
4. Richard Meshulam	21,494	David Cohen
5. Bernard Wendekier	20,686	Rick Altig

Category B	No. Cards	SGA
*1. Malka Arony	17,319	Cohen-Hartman
*2. Laurie Onasch	16,746	Manone & Altig
*3. Erin McKee	13,630	Shashi Parekh
4. Lydia Hovanski	10,386	Allan Jennings
5. Sandra Johnson	10,280	Gary Bleier

All Time PR Group Production Record

YTD: 330 groups Darrell Dorey

Category C	No. Groups	SGA
*1. Darrell Dorey	450	Ramin Kouladji
*2. Roy Jessome	127	Ramin Kouladji
*3. Richard Case	110	James Surace
4. Kenneth Altizer	103	Marc Morton
5. Vivian Dwyer	95	Ali Shahrak

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two P.R. Representatives coded and meet all production requirements.

## September Qualifiers

Kenneth Altizer	\$1,050
Leo VanDenBussche	\$1,050
Darrell Doray	\$1,050
Vivian Dwyer	\$1,050
Bernard Wendekier	\$788
Al Wall	\$750
Robin Andrade	\$750
Robin Denham	\$700
Laurie Onasch	\$700
Jacqueline deVooght	\$683
Rona Spano	\$650
Malka Arony	\$600
Anne Bowyer	\$500
Becky Cutler	\$500
Linda Bauknecht-Hicks	\$420
Bill Gibson	\$400
John Wilkinson	\$360
Richard Case	\$350
Brenda DiSomma	\$350
Sandra Johnson	\$345
William Verbeelen	\$300
Erin Mckee	\$288
Terrie Hobson	\$280
Jenny Williams	\$280
Erica Dalager	\$275
Patti Morgan	\$275
Cheryl Cook	\$263
David Pravencher	\$250
Anat Cohen	\$250
Susan Kelleher	\$250
John Wagner	\$250
Cynthia Ware	\$250
Joseph Westfall	\$250
Donald Speltz	\$210
James Tasker	\$200
Marlo Soljan	\$200
Catherine Briggie	\$200

Total  
**\$17,317**

## Third Quarter Qualifiers

Rona Spano	\$2,000
Robin Denham	\$2,000
Malka Arony	\$2,000
Jacqueline deVooght	\$2,000
Bernard Wendekier	\$2,000
Leo VanDenBussche	\$2,000
Laurie Onasch	\$1,000
Robin Andrade	\$1,000
Erin McKee	\$1,000
David Blaisdell	\$500
Catherine Briggie	\$500
Brenda DiSomma	\$500
Al Wall	\$500
John Wilkinson	\$500
Linda Bauknecht-Hicks	\$500
Eileen Hanson-Kelly	\$500
Sandra Johnson	\$500

Total  
**\$19,000**



## The Time and Place are Now!

Anyone who follows sports has heard the term *prime time player*. The term is most often used after a great play to describe the playmaker. The playmaker being the individual who comes through in the crunch — the last quarter or last few minutes of the game. Basically, the *prime time player* is the one in the right place at the right time in order to make the play of the game.

At American Income, we are entering our fourth quarter and it seems we have the game in the bag. So far this year, we have had one record breaking month after another, and as we move into the last part of 2002, we are getting closer and closer to reaching our \$75 million goal.

For some, the last portion of the year is a time to wind-down in preparation for the holiday season. However, I am here to tell you now is the time and the place to make your play. Simply put, it is crunch time, and we are looking to our *prime time players* to pull us into the home stretch.

Recruiting is now more significant as we focus our efforts on making the fourth quarter the best of the year. To insure we are able to finish the year strong, let's do everything we can to create as much activity as possible in our Agencies. The time and place are now to focus on recruiting and training.

Push personal recruiting during this last quarter of the year. The numbers show, time and time again, a *personal* recruit will stay with your Agency and can be held more accountable than an *internet* recruit. Just imagine if everyone *personally* recruited one person this month; that would mean an increase of 100 percent in our Field Force. We would not only shatter the 2,000 level but be knocking on 4,000's door. To do this, be sure you are using all recruiting materials at your disposal such as these:

**AC6 Recruiting Brochure** — This is great to use at job fairs or leave with placement counselors at local colleges and unemployment offices. It can also be displayed in Agency lobbies where applicants can review it prior to an interview.

**AC41 and AC42 Large and Small Recruiting CD** — Both

of these interactive tools can be used in several situations during the hiring process. Give it to applicants to take home and review. The AC42 is just the perfect size to use when recruiting one-on-one; keep a few with you at all times and hand them out to anyone you feel is an American Income prospect.

**AC81 The Spirit of AIL Video** — Several Managers and SGAs use this piece to start group interviews. It can also be given to the applicant to take home and view with a spouse.

In addition to these recruiting aids, the Home Office has also created an e-mail resume response letter to increase applicant activity in the coming months. The resume response is implemented every time a resume is sent via e-mail. The response is as follows:

Hello,

My name is (SGA name), and I am a State Director with American Income. I reviewed your resume on the Internet and felt I should contact you immediately. Our company currently has openings for outstanding individuals like you!

If you are seeking a financially rewarding career with a Fortune 500 company that believes in honesty, integrity, and trust, then I would like to speak with you. Please reply to the e-mail or call my office at (phone number) so we can schedule an interview.



FROM THE DESK OF:

**Bo Gentile**

National Recruiting  
Director

"Seize the day [carpe diem]: trust not to the morrow."  
— Horace

At American Income, you are in a most unique position. You have not only created stability for your life, you are helping to insure the livelihood of the people to whom you sell insurance as well. Don't forget, if someone had not recruited you, where would you be today? Return the favor. Go out and introduce the American Income and National Income opportunity to as many people as you can. If you do, "it will come back to you tenfold!"

The next couple of months belong to you, so take pride in that and make sure your team finishes number one. It is up to you to be in the right place at the right time to be a *prime time player*. Just remember the time and place are now!

Orlando, Florida

# BEACH BUMS

# WELCOME!



Dear Diary,

Day 1: On my way to Walt Disney World® I decided to take a walk along the beach. The view of the ocean was so breathtaking, I have decided to spend the day here.

Day 2: I was on my way to Universal Studios®, but it was such a beautiful day, I decided to take another walk on the white sandy beach. I have decided to stay here today.

Day 3: On my way to Busch Gardens®, I heard the relaxing sound of the rolling waves. I decided to take walk on the beach again. I have decided to spend another day here.

Day 4: Forget any and all plans, I'm going to the beach for the rest of my vacation.

You could visit one of our many attractions around Orlando, but you don't have to!

Orlando's sandy beaches, rolling surf and warm, tropical breezes beckon beach bums and sun worshippers to the nearby Atlantic coast beaches. So bum all you want, we don't mind.

[www.orlandoinfo.com](http://www.orlandoinfo.com)

